

Amendment to the Claims:

The claims under examination in this application, including their current status and changes made in this paper, are respectfully presented.

Claims 1 through 54 are canceled.

55 (previously presented). A method for transmitting data within and between one or more remote subsystems, at least one intermediate subsystem and at least one central subsystem in a tiered manner wherein each of the at least one central subsystem communicates with the at least one intermediate subsystem and each of the at least one intermediate subsystem communicates with each of the one or more remote subsystems, comprising the steps of:

- capturing an image of checks and extracting data therefrom;
- capturing electronic transaction data and extracting data therefrom;
- verifying the extracted data;
- transmitting data within the one or more remote locations;
- transmitting data from each of the one or more remote location to a corresponding one of the at least one intermediate location;
- transmitting data within the at least one intermediate location;
- transmitting data from each of the at least one intermediate location to a corresponding at least one central location; and
- transmitting data within the at least one central location.

56 (previously presented). A method for central management, storage and verification of remotely captured electronic or paper transactions from electronic transaction data, documents, and receipts comprising the steps of:

- using at least one remote subsystem for capturing and sending transaction data from one or more remote subsystem locations to at least one central subsystem;
- using said at least one central subsystem to manage the capturing and sending of the transaction data;

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collecting, processing, sending and storing the transaction data with said at least one central subsystem at a central location;

using said at least one central subsystem to manage the collecting, processing, sending, and storing of the captured transaction at a central location, including comparing captured transaction data to stored transaction data for verification; and

transmitting the transaction data within and between the one or more remote subsystem locations and the central location.

57 (previously presented). The method as in claim 56, wherein said step of managing the collecting, processing, sending and storing further comprise the step of performing said paper transaction by transferring funds electronically from the payer bank to a payee bank.

58 (previously presented). A method for central management, storage, and verification of remotely captured transactions comprising the steps of:

- capturing and sending transaction data at one or more remote locations;
- managing the capturing and sending of the transaction data;
- collecting, processing, sending and storing the transaction data at a central location;
- managing the collecting, processing, sending and storing of the transaction data;
- encrypting subsystem identification information and the transaction data; and
- transmitting the transaction data and the subsystem identification information among the remote location(s) and the central location.

59 (previously presented). A method for central management, storage and verification of remotely captured transactions comprising the steps of:

- capturing electronic transaction data at one or more remote locations and sending the electronic transaction data or data extracted therefrom;
- managing the capturing and sending of the transaction data;
- collecting, processing, sending and storing the transaction data at a central location;
- managing the collecting, processing, sending and storing of the transaction data;

encrypting subsystem identification information and the transaction data; and
transmitting the transaction data and the subsystem identification information
among the remote location(s) and the central location.